

Information to identify the case:

Debtor 1 **Deirdre Linette Jones**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7255**

EIN _ _ - _ _ _ _ _

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN _ _ _ _ _

EIN _ _ - _ _ _ _ _

United States Bankruptcy Court **Western District of Virginia**

Case number: **15-62080**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Deirdre Linette Jones

1/26/16

By the court: Rebecca B. Connelly
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Western District of Virginia

In re:
Deirdre Linette Jones
Debtor

Case No. 15-62080-rbc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0423-6

User: campbellp
Form ID: 318

Page 1 of 2
Total Noticed: 31

Date Rcvd: Jan 26, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 28, 2016.

db
4195436 +AES/NCT, POB 61047, Harrisburg, PA 17106-1047
4195435 +Admirals Way Apts, c/o Results Unlimited, 244 Mustang Trail, Ste 8,
Virginia Beach, VA 23452-7510
4195441 +Bay Breeze Investment Properties, c/o Results Unlimited, 244 Mustang Trail, Ste 8,
Virginia Beach, VA 23452-7510
4195442 +CBE Group, Pmt Processing, POB 2337, Waterloo, IA 50704-2337
4195443 CCI Contract Callers, 1058 Claussen Rd Ste 110, POB 2207, Augusta, GA 30903-2207
4195446 Credit Control, POB 120568, Newport News, VA 23612-0568
4195449 +Emerg Phys of Tidewater, POB 7548, Portsmouth, VA 23707-0548
4195453 +Global Credit & Collection, POB 2127, Schiller Park, IL 60176-0127
4195454 LabCorp, POB 2240, Burlington, NC 27216-2240
4195455 +Louka, Tariq Esq, 3704 Pacific Ave #300, Virginia Beach, VA 23451-2719
4195457 Monument Pathologists, POB 5468, Martinsville, VA 24115-5468
4195458 Norfolk Fire Rescue, POB 791062, Baltimore, MD 21279-1602
4195459 +Norfolk State University, Office of Student Accounts, 700 Park Avenue SSC Ste 209,
Norfolk, VA 23504-8009
4195460 +Pediatric Assoc, 1001 Hioaks Rd, Richmond, VA 23225-4039
4195461 Sentara Collections, POB 79698, Baltimore, MD 21279-0698

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4195437 EDI: ARSN.COM Jan 26 2016 21:38:00 ARS National Svcs, POB 469100,
Escondido, CA 92046-9100
4195452 EDI: BANKAMER.COM Jan 26 2016 21:38:00 FIA Card Svcs, POB 982236,
El Paso, TX 79998-2236
4195439 EDI: BANKAMER.COM Jan 26 2016 21:38:00 Bank of America, POB 982238,
El Paso, TX 79998-2238
4195438 +EDI: BANKAMER2.COM Jan 26 2016 21:38:00 Bank of America, 5701 Horatio St,
Utica, NY 13502-1024
4195440 EDI: BANKAMER.COM Jan 26 2016 21:38:00 Bank of America, POB 15019,
Wilmington, DE 19886-5019
4195444 +EDI: CITICORP.COM Jan 26 2016 21:38:00 Citicards CBNA, POB 6241,
Sioux Falls, SD 57117-6241
4195445 E-mail/Text: CCICollectionsGlobalForms@cox.com Jan 26 2016 21:39:37 Cox Communications,
ATTN CSS, POB 9001087, Louisville, KY 40290-1087
4195447 +E-mail/Text: electronicbkydocs@nelnet.net Jan 26 2016 21:39:18 Dept of Ed/Nelnet,
121 S 13th St, Lincoln, NE 68508-1904
4195448 +EDI: DCI.COM Jan 26 2016 21:38:00 Diversified Consultants, POB 551268,
Jacksonville, FL 32255-1268
4195448 +E-mail/Text: bankruptcynotices@dcicollect.com Jan 26 2016 21:39:35 Diversified Consultants,
POB 551268, Jacksonville, FL 32255-1268
4195451 E-mail/Text: bankruptcy@ersinc.com Jan 26 2016 21:39:32 ERS, POB 5169,
Oak Brook, IL 60522-5169
4195450 +E-mail/Text: bankruptcy@ersinc.com Jan 26 2016 21:39:32 Enterprise Recovery Systems,
2000 York Rd Ste 114, Oak Brook, IL 60523-8863
4195456 +EDI: LTDFINANCIAL.COM Jan 26 2016 21:38:00 LTD Financial Svcs, 7322 SW Freeway Suite 1600,
Houston, TX 77074-2134
4195462 +EDI: VACU.COM Jan 26 2016 21:38:00 VA Credit Union, 7500 Boulders View Dr,
Richmond, VA 23225-4066
4195463 EDI: VERIZONWIRE.COM Jan 26 2016 21:38:00 Verizon Wireless, POB 25505,
Lehigh Valley, PA 18002-5505
4195464 EDI: VACU.COM Jan 26 2016 21:38:00 Virginia Credit Union, POB 90010,
Richmond, VA 23225-9010

TOTAL: 16

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 28, 2016

Signature: /s/Joseph Speetjens

District/off: 0423-6

User: campbellp
Form ID: 318

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Total Noticed: 31

Date Rcvd: Jan 26, 2016

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 26, 2016 at the address(es) listed below:

Alexis I. Crow on behalf of Debtor Deirdre Linette Jones alexis@alexiscrowlaw.com
USTrustee USTPRegion04.RN.ECF@usdoj.gov
William F Schneider(79) trustee@wfschneider.com, va31@ecfcbis.com

TOTAL: 3